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**ABSTRACT OF THE DISCLOSURE**

A method and system for budgeting is provided that includes determining a funds total from at least an income amount. The method further provides for budgeting, comprising creating a worksheet including an arrangement of a funds total, an expenditure, a maximizable cost, and a cumulative cost; determining the funds total from at least an income amount; identifying the expenditure representing an amount owed; classifying the expenditure as one of a category of a plurality of categories; computing the maximizable cost associated with the expenditure; generating the cumulative cost associated with the category of the plurality of categories; updating the worksheet; and updating the income amount.